

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NEW JERSEY

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Ajmane

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Balidemic

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Amy Balidemic
Ajmane Amy Balidemic

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4020

Debtor 1 **Ajmane Balidemic**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. **Your Employer Identification Number (EIN), if any.**

EIN

EIN

5. **Where you live**

**461 Teaneck Road
Ridgefield Park, NJ 07660**

Number, Street, City, State & ZIP Code

Bergen

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. **Why you are choosing this district to file for bankruptcy**

Check one:

- ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Ajmane Balidemic

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Ajmane Balidemic**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Ajmane Balidemic**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Ajmane Balidemic**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ajmane Balidemic**Ajmane Balidemic**

Signature of Debtor 1

Signature of Debtor 2

Executed on **October 16, 2023**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **Ajmane Balidemic**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David G. Beslow

Signature of Attorney for Debtor

Date

October 16, 2023

MM / DD / YYYY

David G. Beslow

Printed name

Goldman & Beslow, LLC

Firm name

7 Glenwood Avenue

Suite 311B

East Orange, NJ 07017

Number, Street, City, State & ZIP Code

Contact phone **973-677-9000**

Email address

yrodriguez@goldmanlaw.org

DGB-5300 NJ

Bar number & State

A & B Fulton Corp.
7 Old Fulton Street
Brooklyn, NY 11201

Affirm, Inc.
Attn: Bankruptcy
650 California St, Fl 12
San Francisco, CA 94108

Affirm, Inc.
650 California St Fl 12
San Francisco, CA 94108

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998

Amex
P.o. Box 981537
El Paso, TX 79998

Amex
P.o. Box 981537
El Paso, TX 79998

Arlind Balidemic
165 Hereford Street
Staten Island, NY 10308

Barclays Bank Delaware
Attn: Bankruptcy
125 South West St
Wilmington, DE 19801

Barclays Bank Delaware
Attn: Bankruptcy
125 South West St
Wilmington, DE 19801

Barclays Bank Delaware
P.o. Box 8803
Wilmington, DE 19899

Barclays Bank Delaware
P.o. Box 8803
Wilmington, DE 19899

BHG Financial
201 Solar Street
Syracuse, NY 13204

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Po Box 31293
Salt Lake City, UT 84131

Capital One
Po Box 31293
Salt Lake City, UT 84131

Cbna
Attn: Centralized BankruptcyDept
Po Box 790034
St Louis, MO 63179

Cbna
Po Box 6497
Sioux Falls, SD 57117

Citibank
Citicorp Cr Srvs/Centralized Bankruptcy
Po Box 790040
St Louis, MO 63179

Citibank
Citicorp Cr Srvs/Centralized Bankruptcy
Po Box 790040
St Louis, MO 63179

Citibank
Po Box 6217
Sioux Falls, SD 57117

Citibank
Po Box 6217
Sioux Falls, SD 57117

Citibank/The Home Depot
Po Box 6497
Sioux Falls, SD 57117

Comenity Bank/Ann Taylor
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Ann Taylor
Po Box 182789
Columbus, OH 43213

Comenity Bank/Express
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Express
Po Box 182789
Columbus, OH 43218

Comenity Bank/Overstock
Attn: Bankruptcy
Po Box 18215
Columbus, OH 43218

Comenity Bank/Overstock
Po Box 182120
Columbus, OH 43218

Comenity Bank/Victoria Secret
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Victoria Secret
Po Box 182789
Columbus, OH 43218

Comenitycapital/Ulta
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Comenitycapital/Ulta
Po Box 182120
Columbus, OH 43218

Dema Balidemic
7 Old Fulton Street
Brooklyn, NY 11201

Discover Financial
Attn: Bankruptcy
Po Box 3025
New Albany, OH 43054

Discover Financial
Po Box 30939
Salt Lake City, UT 84130

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241

Equifax Credit Info. Services, Inc.
P.O. Box 740241
Atlanta, GA 30374

Experian
P.O. Box 2002
Allen, TX 75013

Experian
P.O. Box 4500
Allen, TX 75013

Gentrid Hasangjakaj
6030 Madison Street
Apartment 1
Ridgewood, NY 11385

Gentrid Hasangjakaj
D'Nonna
233 West Church Street
Lewisville, TX 75057

Gentrid Hasangjakaj
233 West Church Street
Lewisville, TX 75057

Gentrid Hasangjakaj c/o
Levin-Epstein & Associates
One Grand Central Place
60 East 42nd Street, 47th Floor
New York, NY 10165

Goldman Sachs Bank USA
Attn: Bankruptcy
Po Box 70379
Philadelphia, PA 19176

Goldman Sachs Bank USA
Lockbox 6112
Philadelphia, PA 19170

Granit Hasangjakaj
6030 Madison Street
Apartment 1
Ridgewood, NY 11385

Granit Hasangjakaj
233 West Church Street
Lewisville, TX 75057

Granit Hasangjakaj
D'Nonna
233 West Church Street
Lewisville, TX 75057

Granit Hasangjakaj c/o
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60 East 42nd Street, 47th Floor
New York, NY 10165

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6030 Madison Street
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233 West Church Street
Lewisville, TX 75057

Gzim Hasangjakaj
D'Nonna
233 West Church Street
Lewisville, TX 75057

Gzim Hasangjakaj c/o
Levin-Epstein & Associates
One Grand Central Place
60 East 42nd Street, 47th Floor
New York, NY 10165

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Juan Lombo c/o
Coran Ober P.C.
25-02 Francis Lewis Boulevard
Flushing, NY 11358

Julia Balidemic
7 Old Fulton Street
Brooklyn, NY 11201

Lendclub Bnk
Attn: Bankruptcy
595 Market Street, Suite 200
San Francisco, CA 94105

Lendclub Bnk
595 Market St
San Francisco, CA 94105

Levin-Epstein & Associates
One Grand Central Place
60 East 42nd Street
Suite 4700
New York, NY 10165

Levin-Epstein & Associates
777 West Putnam Avenue
Suite 300
Greenwich, CT 06830

Macys/fdsb
Attn: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

Macys/fdsb
Attn: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

Macys/fdsb
Po Box 6789
Sioux Falls, SD 57117

Macys/fdsb
Po Box 6789
Sioux Falls, SD 57117

Nissan Motor Acceptance Corp/Infiniti
Attn: Bankruptcy
Po Box 660360
Dallas, TX 75266

Nissan Motor Acceptance Corp/Infiniti
Pob 660366
Dallas, TX 75266

Optum Bank, Inc.
12921 S Vista Station Blvd
Draper, UT 84020

Optum Bank, Inc.
2525 Lake Park Blvd.
Suite 110
Salt Lake City, UT 84120

Pinnacle Bank
150 3rd Avenue S
Suite 900
Nashville, TN 37201

Santander Bank
Attn: Bankruptcy
Ma1-Mb3-01-09 Pob 841002
Boston, MA 02284

Santander Bank
Po Box 12646
Reading, PA 19612

State of New Jersey Division of Taxation
Compliance and Enforcement - Bankruptcy
3 John Fitch Way, 5th Floor
P.O. Box 245
Trenton, NJ 08695-0245

State of New York
Department of Taxation and Finance
Bankruptcy Section
P.O. Box 5300
Albany, NY 12205-0300

Synchrony Bank/Amazon
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Amazon
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Amazon
Po Box 71737
Philadelphia, PA 19176

Synchrony Bank/Amazon
Po Box 71737
Philadelphia, PA 19176

Synchrony Bank/Banana Republic
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Banana Republic
Po Box 71727
Philadelphia, PA 19176

Synchrony Bank/Gap
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Gap
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Gap
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Gap
Po Box 71727
Philadelphia, PA 19176

Synchrony Bank/Gap
Po Box 71727
Philadelphia, PA 19176

Synchrony Bank/Gap
Po Box 71727
Philadelphia, PA 19176

Synchrony Bank/TJX
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Synchrony Bank/TJX
Po Box 71737
Philadelphia, PA 19176

Synchrony/PayPal Credit
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony/PayPal Credit
Po Box 71727
Philadelphia, PA 19176

TD Bank
Attn: Bankruptcy
Po Box 9547
Portland, ME 04112

TD Bank
Po Box 219
Lewiston, ME 04243

TransUnion Consumer Solutions
P.O. Box 2000
Crum Lynne, PA 19022

TransUnion LLC
2 Baldwin Place
PO Box 1000
Chester, PA 19022

Upgrade, Inc.
Attn: Bankruptcy
275 Battery Street 23rd Floor
San Francisco, CA 94111

Upgrade, Inc.
2 North Central Ave, 10th Flr
Phoenix, AZ 85004

Upstart/wsfs
P.o. Box 1503
San Carlos, CA 94070

Verizon
Verizon Wireless Bk Admin
500 Technology Dr Ste 550
Weldon Springs, MO 63304

Verizon
500 Technology Dr
Weldon Spring, MO 63304

Volkswagen Credit, Inc
Attn: Bankruptcy
Po Box 3
Hillsboro, OR 97123

Volkswagen Credit, Inc
P.o. Box 3
Hillsboro, OR 97123

Wells Fargo Bank NA
Attn: Bankruptcy
1 Home Campus Mac X2303-01a 3rd Floor
Des Moines, IA 50328

Wells Fargo Bank NA
Attn: Bankruptcy
1 Home Campus Mac X2303-01a 3rd Floor
Des Moines, IA 50328

Wells Fargo Bank NA
Po Box 14517
Des Moines, IA 50306

Wells Fargo Bank NA
Po Box 14517
Des Moines, IA 50306